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ABSTRACT

The Twin Cities-based Corporate Volunteerism Council (CVC) sponsored the development and administration of a survey and focus groups in May through August, 1985, to determine the needs of older people before and after retirement. Twenty-five members of the CVC answered the survey. They replied that most companies offer preretirement planning and health care, and that their retirees expressed needs for general retirement benefits, food and nutrition. People over age 85 also are concerned about institutional or other home care. The greatest unmet needs experienced by the elderly are emotional. Few employees work as volunteers to meet the needs of the elderly; however, structured retiree programs were seen as one way corporations can help their retirees. Respondents endorsed preretirement planning, and collaborative efforts with other companies, volunteer agencies, social service agencies, and individual employees before and after retirement. They were also in favor of providing leadership through public awareness projects for the elderly. Besides the survey of employers, two focus groups were conducted, one with 10 men and one with 10 women, aged 50-75. The groups focused on volunteerism, retirement planning, and retirement clubs as ways to meet retirees' needs. The older persons expressed both positive and negative attitudes toward volunteerism, but agreed it could help meet socialization and learning needs. They also endorsed retirement planning and the concept of retirement clubs sponsored by employers. The results of these two studies are intended to be used to enhance program planning for the elderly in the Minneapolis-St. Paul area. (KC)

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NEEDS OF OLDER EMPLOYEES AND RETIREES:

TASK FORCE RESULTS OF THE CORPORATE VOLUNTEERISM COUNCIL OF MINNEAPOLIS AND ST. PAUL, MINNESOTA

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The Corporate Volunteerism Council (CVC) of Minneapolis/St. Paul, Minnesota, is pleased to present you with this copy of "Needs of Older Employees and Retirees: Task Force Results of the Corporate Volunteerism Council of Minneapolis/St. Paul, Minnesota."

This report was undertaken by the CVC because it is concerned about meeting the needs of its older employees and retirees. The CVC recognizes that this age group is the fastest growing segment of the American population and therefore their needs will have tremendous implications for society as the government, family, business and nonprofit organizations deal with the changes brought on by their increased numbers.

This study consisted of two parts:

First, the survey was conducted of the Minneapolis/St. Paul, Minnesota CVC member companies and affiliate organizations to determine: (1) the needs of member companies employees before and (2) after retirement, (3) corporate efforts to assist older workers before or after retirement, (4) the use of current employees or retirees as volunteers to meet the needs of the elderly or retired workers and (5) how the CVC can assist in meeting the needs of older/retired workers.

Second, two focus groups, one consisting of retired women and one of retired men, met with a moderator to discuss: (1) emotional and socialization needs of elderly citizens with a focus on volunteerism as a strategy to meet these needs and (2) retirement planning and retirement clubs as a way to meet retirees special needs.

Conclusions and recommendations from these two sections should be informative and helpful to anyone interested in better understanding and meeting the needs of older workers and retirees.

Thank you for your interest in this study.

Sincerely,

Jill L. Ragatz

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Manager, Corporate
Volunteer Programs
Honeywell

JLR/gre

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EXECUTIVE SUMMARY

The Twin Cities-based Corporate Volunteerism Council (CVC) is part of a national organization whose mission is to elevate the visibility and importance of volunteerism as a key strategy of corporate social responsibility.

The Minneapolis/St. Paul CVC is concerned that the elderly are the fastest growing segment of our population and the resulting challenges and opportunities this demographic trend will bring.

As our population ages, the need for care and services by the elderly will increase. Government realistically cannot be expected to meet this spectrum of needs. Families, the community, corporations and society must work together to ensure the elderly have happy, meaningful and healthy lives.

With this in mind, the Twin Cities-based CVC created a special task force which sponsored the development and administration of a survey and focus groups in May through August, 1985 to better determine the needs of older people.

The Survey

Three associate and 22 corporate members of the CVC answered the survey. The survey consisted of five sections. Each CVC member responded to a section of the survey and disseminated the other sections to appropriate employees or retirees within their companies. Highlights of the five sections of the survey follow.

A. Needs of Employees Before Retirement

Most respondent's companies offer pre-retirement planning activities. Pre-retirees have the greatest interest in learning about economic and health issues.

B. Needs of Employees After Retirement

Health care, one of the major concerns of retirees, is usually provided by retirees benefits packages.

Retirees' expressed needs for general retirement benefits, food and nutrition. People over age 85 also are concerned about institutional or other home care.

The greatest unmet needs experienced by the elderly are emotional.

C. Corporate/Organizational Efforts to Assist Older Workers Before or After Retirement

Public Awareness Very little has been done to increase the public's awareness of the growing numbers of the elderly and their needs.

Corporate Philanthropy One to three percent is the average amount of corporate philanthropic dollars spent on organizations serving the elderly, and few members of corporate contributions committees, which decide where corporate philanthropic dollars should be spent, are older employees or retirees.

D. The Use of Current Employees or Retirees as Volunteers To Meet the Needs of the Elderly or Retired Workers

Few employees work as volunteers to meet the needs of the elderly and poor records are kept of their efforts.

Structured retiree programs were seen as one way corporations can help their retirees.

E. How the Corporate Volunteerism Council (CVC) Can Assist in Meeting the Needs of Older/Retired Workers, and the Very Elderly Over Age 85

Respondents endorsed collaborative efforts with other companies, volunteer agencies, social service agencies and individual employees before and after retirement. Respondents were also in favor of providing leadership through public awareness projects, planning and implementing projects for the elderly within their companies and the community, and by providing linkages wherever possible.

The greatest concern was in finding adequate money and people resources to meet the needs.

Finally, as a result of this study, a list of recommendations was made to the CVC including:

- Endorse pre-retirement classes and concentrate on economic issues in the classes.
- When planning to meet the needs of people ages 65-84, focus on health care options and benefits, retirement benefits, food and nutrition, social security and maintaining a healthy lifestyle.
- When planning to meet the needs of people ages 85+, focus on retirement benefits, securing institutional or other home care, health care options and benefits and food and nutrition.
- Pay special attention to the elderlys' emotional well-being, their greatest unmet need.
- Increase public awareness about the elderly and their needs.
- Encourage corporate reassessment of whether the amount of money donated to meeting the needs of the elderly is proportionate to corporate giving in other areas and to the community need.
- Include older workers and retirees on corporate contribution review committees.
- Keep better records of employees' and retirees' volunteer work.
- Establish and support corporate retiree clubs.
- Continue to clarify ways to meet retirees' needs.

The Focus Groups

Two focus groups were planned, one with 10 men and one with 10 women, to gather more in-depth information about the retirees themselves. Although it was decided that random recruitment was not feasible, a demographic mix was sought based on income, married/living alone, age (50-75) and ethnic background.

The moderator discussed two topics with each group. The topics and highlights are outlined below.

1. Emotional and Socialization Needs of Elderly Citizens With a Focus on Volunteerism as a Strategy To Meet These Needs

Women said their greatest unmet needs were coping with change in the areas of: socialization, housing or home maintenance, transportation, developing an emotional support network, nutrition, finances and developing a better information exchange.

Men said their greatest needs were for intergenerational involvement, socialization and retaining independence.

The men discussed needs in terms of others' needs and didn't personalize them as the women did.

Volunteerism

Positive reasons for volunteering included: being with people, finding fulfillment and satisfaction by giving of oneself to others, being recognized and appreciated and having the desire to help the community.

Negatives about volunteering included: the needs outweigh the resources, and some of their activities are either poorly organized or over organized.

Retirees liked the idea of helping other retirees.

While women said they valued sharing and giving of oneself while volunteering as more important than learning new things, men considered these two values equal in importance.

Finally, ways to enhance the volunteer experience were explored including: providing an orientation to the volunteer position, assisting with special needs such as transportation, and creating volunteer experiences where people can work together, thereby benefiting from socialization.

2. Retirement Planning and Retirement Clubs as a Way to Meet Retirees Special Needs

The men urged employees to prepare for retirement at a young age, instead of waiting to plan until just before retirement.

They viewed the retiree club as one place retirees can discuss current issues and financial matters, and as a natural place to encourage volunteerism and continued use of one's skills.

In general, the women expressed more interest in the retiree club than in retirement planning. Two issues they brought up around retirement planning were the importance of timing, or when to discuss the issue or retirement, and the emotional adjustment experienced when retiring.

At the end of each focus group a variety of other points were made by retirees including:

- Different ages have different needs,
- start with the needs of those being served,
- compensation is not a motivator among retiree volunteers,
- provide quality attention to needy elderly, and
- be alert to provide assistance in
  - coping with change,
  - developing skills in peer counseling,
  - avoiding loneliness,
  - supporting the primary care giver.

Finally, explore ways to give better support to the retiree club by enhancing retiree volunteer programs and helping in content areas of interest to retirees.

NEEDS OF OLDER EMPLOYEES AND RETIREES:

A SURVEY OF THE

CORPORATE VOLUNTEERISM COUNCIL OF

MINNEAPOLIS AND ST. PAUL, MINNESOTA

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July, 1985

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I. INTRODUCTION

The Corporate Volunteerism Council (hereafter referred to as the CVC) is a national organization dedicated to elevating the visibility and importance of volunteerism as a key strategy of corporate social responsibility.

Currently the CVC is interested in the needs of the elderly and in finding solutions to meet those needs within its member organizations and the community at large.

To determine the needs of the elderly, a survey of the CVC members was conducted in May and June of 1985. Recognizing that the aging of our population represents one of the most difficult social challenges facing our nation and our state, the CVC plans to take a leadership role in actively addressing the needs of the elderly. The CVC will use the survey results to provide direction when doing program planning.

An examination of the elderly's characteristics reveals that people over age 85 are the fastest growing segment of the older population. They are the most vulnerable to physical, mental and social limitations. These limitations result in the need for care and services. Specifically:

> Between 1970 and 1980 the number of Minnesotans over age 65 increased from approximately 408,000 to almost 480,000 -- an increase of 17 percent. In comparison, the total Minnesota population increased by only 14 percent. However, projections for the next twenty years show that the growth in the number of elderly will begin to slow.

> The increase in the number of elderly, however, was not evenly distributed among the age groups. The lowest increase -- 12.5 percent -- occurred in the youngest age group (those aged 65 to 74) and the largest increase -- a dramatic 56.5 percent -- occurred in the oldest age group (those over age 85).

As the percent of the elderly population swells, it is clear that the present system of providing and financing services for the elderly by the government cannot be sustained. Society must work together to meet the needs of the elderly population. A combined effort by government, corporations, organizations and individuals is critical.

With this in mind, the CVC attempted to identify the needs of the elderly. This study and its results are just the first step. Planning and implementating programs designed to meet the needs of the elderly will follow by the CVC.

Elder Trends: A Profile of Minnesota's Elderly. Health Futures Institute. Minneapolis, Minnesota. September, 1984, page 6.

II. DEMOGRAPHICS

Introduction

The general goal of this study was to determine the needs of the elderly population. To acquire the information sought, this study was administered to employees and retirees within the CVC-member organizations. As a result of the survey, the CVC will be able to plan and implement programs better to meet the needs of its retirees and the community at large.

The Study Sample

The study was disseminated to all members of the CVC in Minneapolis/St. Paul, Minnesota in May and June, 1985. Membership in the CVC is open to all businesses in the Twin Cities. Interested businesses sent one representative, typically an individual responsible for corporate volunteerismm or public affairs. In addition, a number of nonprofit organizations interested in volunteerism had an associate member on the CVC roster. Currently the CVC membership consists of 48 corporate members and 12 associate members.

Development and Dissemination of the Instrument

The instrument administered in this study was developed in four stages.

First a task force was formed, consisting of members of the CVC interested in the needs of the elderly. Chaired by Jill Ragatz, manager of Corporate Volunteer Programs at Honeywell, this 21-member committee included representatives from both the regular and the associate members of the CVC. The regular CVC-member companies having representatives on the task force were: Roberta Boelter/First Bank-Minneapolis, Ceace Haagensen/Northern States Power, Susan Hoffman/Methodist Hospital, Iris Lewis/St. Paul Companies, Connie Schilling/General Mills, Jan Schwarz/Medtronics, Jackie Armstrong/Prudential Insurance Company, Kim Roden/Minnegasco, Newell Nelson/General Mills, Joanne Sorbel/General Mills and Margaret Hennen/Sperry Corporation.

The associate CVC-member organizations having representatives on the task force were: Kate Jowett/United Way Voluntary Action Center, Coleen Naughton/Management Assistance Project, Mike Newman/MN Department of Human Services, and Jim Rummel/RSVP (Retired Senior Volunteer Program).

In addition, individuals from community organizations that deal specifically with the elderly were also invited to participate on the task force committee. Represented were the following independent consultants who deal with the elderly: Earl Hipp, Don Imsland/Minnesota Project on Corporate Responsibility, Jim Rummell/RSVP, (Retired Senior Volunteer Program), Judy Madaj/Store to Door, Barbara Fraboni/Retirement Planning & Counseling and Muriel King/Share The Care.

The task force was requested to submit questions for the survey by chairperson Ragatz.

In the second stage, the questions submitted by the task force committee members were organized into a survey draft by the author of this report.

In the third stage, the task force members, employees and retirees from the member companies/organizations were asked to critique the draft for thoroughness, accuracy, conciseness and relevancy to the needs of the elderly. Special assistance was provided by Pete Firedog, a doctoral student in statistics at the University of Minnesota and part-time employee in Corporate Human Resources at Honeywell.

In the fourth amd final stage, the survey was rewritten by the author of this report based on the information provided in stage three. A major change at this point was the breakdown of the survey into five sections. As planned, each section would be administered to a different person within each of the CVC-member companies.

At the May, 1985 CVC meeting, the finalized survey was disseminated to all members in attendance and instructions on how to distribute the survey to the different respondents within each company were given. Absent members received the survey later that week in the mail. (See APPENDIX A and B for copy of cover letter and survey.) Members were asked to return their completed surveys by the June meeting. Those members who did not return their surveys at the June meeting were mailed a reminder letter and some individuals were also telephoned. (See APPENDIX C for copy of letter.)

Data Analysis

The results of this study were tabulated by two individuals. The author of this study tabulated the essay responses while Firedog did the quantitative tabulations.

Limitations of the Study

Some respondents were more familiar with the chairperson of the task force committee than other respondents and therefore may have been more willing to respond to the survey.

Some respondents answered the study more completely than other respondents. Particularly in the narrative sections, some responses were thorough, while others were hasty and brief.

Respondents whose companies' products are marketed to the elderly may have responded with more care to the survey. Those companies responses may have been more detailed because they are already knowledgeable about, interested in and committed to meeting the needs of the elderly.

Some members of the CVC did the entire survey themselves instead of disseminating it to individuals within their companies, as directed in the instructions.

Because of the range of company sizes, from fewer than 100 employees to tens of thousands of employees, the responses may have varied greatly.

As reflected by the responses, some of the individuals who completed the survey had little knowledge of the elderly and their needs.

Some companies are too young to have any retirees and therefore were unable to respond knowledgeably to parts of the survey.

Lastly, the respondents reflect a portion of the Twin Cities, corporate and nonprofit community. Readers of this study should hesitate before generalizing results to their own community.

III. PRESENTATION AND ANALYSIS OF DATA

Introduction

The goal of this study was to gather information on the needs of the elderly from the 60 members of the Minneapolis/St. Paul, Minnesota-based Corporate Volunteerism Council.

The survey was administered to CVC members with the expectation to developand implement programs to meet the needs of the elderly as identified by the survey.

The researcher developed the survey used in this study with assistance from a task force committee formed specifically for this purpose and recommendations made by employees and retirees from some of the CVC member companies.

The survey was disseminated at the May, 1985 monthly CVC meeting. The surveys were returned to the researcher by July, 1985. The data was then tabulated by the researcher and a part-time employee of the Corporate Human Resources Department at Honeywell who is a doctoral student in statistics at the Unversity of Minnesota.

The findings of these two individuals make up this chapter. The analysis of the data is organized in two sections:

(1) Characteristics of the sample

(2) Specific information responding to each of the five sections of the survey.

Characteristics of the Sample

Out of a total possible 60 respondents representing the 60 members of the CVC, 25 surveys were returned, reflecting a 41% overall response rate. Of the 45 corporate members, 22 surveys were returned, reflecting a 48% response rate. Of the 12 associate members, three surveys were returned, reflecting a 25% response rate.

Company size

The following information breaks down the responses according to company size.

0-99 employees: one response (Citizen's League);

100-500 employees: three responses (Physicians Health Plan, First Bank System-Minneapolis, Norwest Bank-St. Paul);

500-3500 employees: 11 responses (Opus, Conwed, Cray Research, Inter-Regional Financial Group, First Federal Savings-Minneapolis, Tennant, Northwestern National Life Insurance, Minnegasco, Lutheran Brotherhood, First Bank Minneapolis and ADC Magnetic Controls

3500-10,000 employees: five responses (Land O'Lakes, Medtronics, Soo Line Railroad, Hennepin County and Northern States Power)

Over 10,000 employees: five responses (Honeywell, Cargill, Pillsbury, Dayton Hudson and General Mills).

Type of Business

Three respondents (Hennepin County, Citizen's League and Lutheran Brotherhood) classified themselves as non-profits.

Among the 22 respondents who categorized themselves as for-profit, the following information breaks down the responses according to type of business:

Insurance Business: two responses (Physician's Health Plan and Northwestern National Life Insurance);

Food Business: four responses (Cargill, Pillsbury, General Mills and Land O'Lakes);

Financial Business: five responses (Inter-Regional Financial Group, First Federal Savings-Minneapolis, First Bank System-Minneapolis, Norwest Bank-St. Paul and First Bank Minneapolis);

High Technology Business: four responses (Honeywell, Cray Research, Medtronics and ADC Magnetic Controls); and

Other Business: seven responses (Conwed, Tennant, Soo Line Railroad, Minnegasco, Northern States Power, Dayton Hudson and Opus).

Specific Information Pertaining to Each of the Five Sections of the Survey

CVC members who received the entire survey were directed to note the title of each section of the survey and the instructions as to whom should answer that section.

Overall responses to each of the five sections follow.

Section A "Needs of Employees before Retirement"

One human resources representative familiar with pre-retirement planning for employees responded to this section of the survey.

This section dealt with the following four topics:

1. retirement policies;

2. preretirement planning activities;
3. benefits and pension policies;
4. other efforts to assist employees prepare for retirement.

1. Retirement Policies:

Normal retirement age for the companies who responded to the survey was age 65. Early retirement typically began anywhere from age 52 to age 63 with age 62 having been mentioned most frequently by seven respondents.

Mandatory retirement was usually set at age 70, unless the employee was an executive, in which case retirement occurred somewhere between 62 and 72 years of age.

2. Pre-retirement Planning Activities

Among the 22 respondents, 13 or 59% conduct pre-retirement planning activities and nine do not.

The 13 respondents who provide pre-retirement planning said their older workers are most interested in learning about (in rank order): retirement benefits, money management, taxes, social security and health care options and benefits.

Some interest was expressed in learning about: estate planning and personal legal matters, maintaining a healthy life-style, finding pre-retirement jobs within or outside their company/organization, hobbies, corporation-affiliated volunteer programs, legislative action affecting the elderly, and dealing with loss, death and change.

Little interest was expressed in learning about:

counseling for a second career, housing and home maintenance, intergenerational involvement, developing an emotional support network, problem solving and socialization.

3. Benefits & Pension Policies

Nineteen respondents answered questions about benefits. Among those 19, 11 said benefits are based only on company or organization contributions and eight said benefits are based on combined company or organization and employee contributions.

Seventeen respondents answered questions about portable pensions. In only three of the 17 cases did the company have a portable pension.

4. Other Efforts to Assist Employees Prepare for Retirement

Of the 25 respondents who returned the survey, 14 people or 56% did not answer this question. Of the other 11 respondents, in addition to the activities mentioned in the survey, the following activities were listed as examples of other efforts by companies to assist older workers plan for retirement:

- providing extra time off without pay starting three years before retirement;
- having a special retiree services office where any employee contemplating retirement can learn of his/her benefits;
- after three years of employment, giving employees a 7 1/2% salary contribution to facilitate their participation in a tax sheltered annuity program;
- voluntary supplemental retirement and savings plans;

- sending a retirement magazine to employees at their home once the have reached age 60.

Summary:

This section dealt with the needs of employees before retirement.

Respondents indicated that early retirement is taken by some retires, most frequently at age 62. To assist employees prepare for retirement, more than half of the respondents' companies provide pre-retirement planning sessions typically focusing on the economics of retirement and health issues.

All respondent said their companies pay all or some of their retirees benefits. However, the concept of a portable pension has yet to gain wide acceptance and one respondent wasn't familiar with the concept.

Finally, a few additional ideas were offered on ways companies can assist older workers to prepare for retirement.

Section B "Employees Needs After Retirement"

One retiree knowledgeable about the retirees within the company/organization responded to this section.

This section dealt with the following two topics: (1) health care needs and (2) other needs of people ages 65-84 and over age 85.

1. Health Care Needs

Among the 25 respondents, a variety of health insurance options were listed for retirees including:

- six companies have no health insurance program for retirees;

- only four mentioned dental coverage, saying they do not provide it;
- all companies that offer health insurance programs coordinate their payments with Medicare so that the amount paid is reduced by the amount Medicare pays;
- either private or group health plans are available to choose from;
- maximum life-time payments range from a low of $50,000 to a high of $1,000,000.

Six respondents out of the 25 indicated that their insurance program meets the needs of their retirees. These six respondents did not add any narrative. Among the remaining 19 respondents, nine said they are satisfied with their insurance programs meet the needs of their retirees.

Reasons mentioned for being satisfied with the insurance care included:

- comprehensive coverage;
- low cost;
- flexibility;
- little or no out-of-pocket expenses;
- especially good coverage.

Two respondents said their insurance plan for retirees is the same as their insurance plan for employees. However, one of the two pointed out that this can be a problem for a retiree on a fixed income. In addition, another retiree said the out-of-pocket expenses paid by the retiree can sometimes be too expensive.

Nineteen respondents answered questions on who pays the cost of health care premiums after retirement. Among the respondents, four said the retiree pays, five said the company pays and ten said the company and the retiree share the cost. However, when the company and the retire share the cost, the company contributes 70-85% of the cost.

The amount of money a company will pay for retire health insurance premiums ranged from a low of $10/month to a high of $170/month.

Sixteen out of 17 respondents said family dependents are included in health care coverage.

2. Other Needs of People Ages 65-84 and Over Age 85

A. Needs of People Ages 65-84

Respondents indicated that the greatest needs of people ages 65-84, listed in rank order of importance are: health care options and benefits, retirement benefits, food and nutrition, maintaining a healthy life-style and social security.

B. Needs of People Age 85 and Older

For the elderly over age 85, the greatest needs listed in rank order of importance are: retirement benefits, health care options and benefits, securing institutional or other home care and food and nutrition.

While 16 respondents chose not to comment on retirees unmet needs, and one respondent said its retirees critical needs are being met, the eight who did comment on retirees unmet needs focused on the emotional needs of the elderly. These eight respondents mentioned retirees emotional needs for:

- socializing with peers and across generations;
- learning how to cope with loss and change;
- developing an emotional support network;
- maintaining self-esteem;
- feeling one is still a contributor to society.

One respondent, who represented a company that deals to a greater degree than some of the other respondents with the elderly, said, "As the old get very old, they are forgotten about."

Other needs listed by the nine respondents included the need for home maintenance, housing, money management and tax assistance.

Finally, one respondent urged that pre-retirement classes be offered as a means to meet many of these needs.

Summary

This section of the survey dealt primarily with health care and secondarily with other needs, of retirees ages 65-84 and over age 85.

Retirees' health care needs and those of their dependent family members are typically met totally, or almost totally, by the company.

Both age groups, 65 to 84 and over age 85, said their greatest needs are in the areas of health care options and benefits, retirement benefits and food and nutrition. In addition, the age group 65-84 mentioned needs for social security and maintaining a healthy life-style. The over 85 group mentioned securing institutional or other home care.

Section C "Corporate/Organizational Efforts To Assist Older Workers Before or After Retirement"

A person familiar with corporate/organizational efforts to publicize the needs of the elderly responded to the first part of this section which dealt with public awareness and a person responsible for corporate philanthropy responded to the second part of this section of the survey.

Part 1: Public Awareness

Sixteen respondents indicated they haven't sponsored any public awareness programs designed to make employees or the public more aware of the increased numbers of the elderly and their needs. Five respondents indicated they have done something in the area of public awareness.

One major public awareness effort was the recent cooperative publication by Hennepin County and the Minnesota Project on Corporate Responsibility, 85 and Beyond: The Challenge of Minnesota's Elderly. This report was disseminated free to 10,000 business and community leaders in Minnesota as a way to raise their awareness of the aging and the attendant opportunities and problems.

Hennepin County also collaborated with the Junior League of Minneapolis and First Call for Help to publish a Guide to Services for Seniors in Hennepin County. More than 7,500 copies have been distributed to seniors, companies and volunteers who work with seniors.

In addition, one company did a follow-up study to this report to determine the study's impact on its customers.

Other efforts mentioned by various respondents included:

- a customer contact program designed for seniors;
- a community project being developed on seniors nutritional needs;
- a resource booklet titled "Life Enrichment for the Elderly" is being distributed to nationwide branches within one company;
- company volunteers are encouraged to work with seniors;
- publicity about seniors is included in a company magazine

Part 2: Corporate Philanthropy

Four respondents indicated that they disseminate none of their philanthropic dollars to organizations serving the elderly.

Among the remaining respondents, the percent of money given to organizations serving the elderly ranged from a low of .0025% to a high of 30%. However,

- Seven companies give less than 1%;
- Two companies give approximately 1%;
- Four companies give 2-3%;
- Four companies give 4-5%; and
- Two companies give 20-30%.

The remaining four respondents indicated they give no particular amount of money to organizations that serve seniors, but said they make donations to the United Way, which disseminates money to seniors or organizations that serve seniors.

Summary

With the exception of the two outlier companies, who give 20-30% of their corporate philanthropic dollar to organizations serving the elderly, the range of dollars given is 0-5% with 1-3% being the average. Also note-worthy is the fact that only five of the 21 respondents give any money to organizations serving the elderly.

A wide variety of organizations that deal with the needs of the elderly have received corporate contributions. The following represents most of the information provided by respondents regarding organizations receiving donations:

Arts: Duck Soup Players;

Advocacy: Grey Panthers, Chrysalis, Ebenezer Society, RSVP;

Socialization: Cenro Cultural Chicano, Minnesota Aquatennial Association, Wilder Senior Center;

Transporation: Dakota Area Referral & Transportation (DARTS);

Home Maintenance: Metro Paint-A-Thon;

Food & Nutrition: Store to Door food pickup & delivery, Christmas Dinners Anonymous, Thanksgiving Meals on Wheels;

Health: International Diabetes Center, American Red Cross, Minnesota Gerintological Association, Metro Community Health Consortsium, Metro Deaf Senior Program, Ramsey County Senior Chemical Dependency Program;

Legal: Legal Aid Society, Urban Coalition;

Business: Management Assistance Project (MAP);

Education: Minnesota Elderhostel

Medtronics and Minnegasco are the two outlier companies that who give 20% and 30% (respectively) of their philanthropic dollars to organizations serving the elderly.

Medtronics gives its dollars to a wide spectrum of programs while Minnegasco donates primarily to three organizations: the heat share program, three local senior centers and a program that provides transportation to the elderly.

Finally, three out of 20 respondents or 15% said older workers or retirees sit on a corporate/organizational contributions committee to decide who should receive corporate philanthrophy.

Summary

A minimum amount of corporate philanthropic dollars go to organizations that serve the elderly and the respondents provided sparse information on the organizations that receive corporate dollars.

Section D "The Use of Current Employees or Retirees as Volunteers to Meet the Needs of the Elderly or Retired Workers"

This section of the survey was administered to one person knowledgeable about volunteerism within the corporation/organizational setting. In most cases, the respondent was the company representative to the CVC.

Topics covered in this section include:

(1) numbers of (a) employees and (b) retirees who work as volunteers to assist the elderly, where they work, and the kind of activities they participate in and (2) structured retiree organizations.

1A. Employees who Work as Volunteers to Assist the Elderly

Respondents said 8% of their employees work as volunteers to help meet the needs of retirees or the elderly.

Sixteen of the 25 respondents did not provide information on the organizations they serve. The nine respondents to this question provided the following data on the types of activities employees have participated in and some of the organizations worked with.

Money: tax help or general help;

Socialization: at senior citizen centers, nursing homes, Saturday morning breakfasts, company clubs;

Enjoying Hobbies: model railroad club, Minnesota Transportation Museum;

Maintaining a Healthy Life-Style: 11 Who Care, Arthritus Foundation;

Food & Nutrition: Meals on Wheels, volunteer drivers, Little Brothers, Loaves and Fishes, Foodshare;

Housing & Home Maintenance: Metro Paint-a-Thon; VEAP (Volunteers Enlisted to Assist People), general volunteering;

Providing Emotional Support: no information given;

Help with Loss/Death/Change: through local churches or peer counseling;

Problem Solving: 1st Call For Help, Senior Federation;

Transportation: senior citizen centers and churches, shopping or church, Red Cross;

Other: Management Assistance Project, fundraising, Salvation Army bell ringing.

Summary

Few records have been kept on the type of volunteer activities undertaken by employees or the organizations worked for.

2B. Retirees Who Work as Volunteers with the Elderly

The percent of retirees who do volunteer work with the elderly ranges from a low of 5% to a higher of 25% among respondents. Actual numbers given ranged from 25-125 people.

Only five respondents provided information on the types of activities their retirees are involved in. This information is outlined below and the organization involved with is named if the respondent provided the name.

Money Management: no information given;

Socialization: visiting senior citizen centers, company sponsored annual social activities, retiree outreach, newsletters;

Enjoying Hobbies: no information given;

Maintaining a Healthy Life-Style: hospital volunteers;

Food & Nutrition: no information given;

Housing & Home Maintenance: Metro Paint-A-Thon;

Providing Emotional Support: no information given;

Help with Loss/Death/Change: no information given;

Problem Solving: no information given;

Transportation: to appointments, Meals on Wheels;

Maintaining a Corporate Affiliated Retiree Volunteer Program: no information given;

Other: no information given.

2. Structured Retiree Organizations

Seven respondents said they have structured retiree programs and 11 said they do not have structured retiree programs. However, four who do not have structured programs indicated they are considering starting one.

One program began in 1980 and five other respondents said their programs began after 1984.

Section E: "How the CVC can Assist in Meeting The Needs of Older/Retired Workers, and the Very Elderly Over Age 85"

Each representative to the CVC administered this section of the survey to him or herself.

This section focused on the following topics:

1. collaborative efforts;
2. leadership roles;
3. special concerns;
4. more effective use of retirees;
5. other suggestions.

1. Collaborative efforts

Respondents supported collaborative efforts with other companies, volunteer agencies and individual employees before and after retirement.

In addition respondents said other collaborations could be developed with social service agencies dealing with the aging population and retiree clubs.

2. Leadership Roles

Respondents endorsed efforts to meet the needs of older/retired workers by: providing leadership through public awareness within and outside the company/organization; planning; implemention; evaluating special projects for the elderly; and providing linkages for the elderly with companies, agencies, peers, etc.

Other ways the CVC can provide leadership are by developing programs/projects that can be adapted within companies.

3. Special Concerns

While three respondents said their companies are too young to have any retirees and they are therefore unable to give suggestions; 13 respondents had special concerns:

- six respondents said finding adequate money and people resources within the community;
- two respondents mentioned each of the following issues: health care, providing support so people can stay independent and getting feedback from seniors;
- one respondent said each of the following issues are concerns:
  transportation, preretirement planning, better identification of needs, and interesting their companies in allowing people time away from the job to work on this issue.

4. More Effective Use of Retirees

Seventeen respondents gave suggestions for ways the company/organization could change its structure or philosophy to more effectively utilize the resources available within the

retiree community. Suggestions made included:

- establish a formalized preretirement program;
- encourage retirees to get more involved in volunteering;
- reach out more to company retirees;
- link younger workers with retirees;
- provide part-time work for retirees;
- give more staff time and money to meet retiree needs;
- encourage company contributions in support of retiree initiatives;
- remember to include retirees in company events;
- encourage maximum utilization of community organizations by retirees;
- encourage retirees themselves to seek out opportunities for their own growth.

Finally, one respondent stated the opinion that, "The company would have to change it's attitude toward retirees....think of retirees as an asset to improving the community environment."

5. Other Suggestions

Eight respondents offered ideas for other ways the CVC can help meet the needs of retirees or the elderly. Suggestions included the following:

- link up with other organizations that are independently helping retirees;
- encourage focused corporate giving to meet retiree needs;
- sponsor retiree volunteer programs on a regular basis to assist retirees from companies that have no formal retiree programs of their own;

- concentrate on communication and awareness--the areas CVC does best;
- encourage companies to think about, learn about and meet retirees' needs.

Summary

CVC members offered a variety of suggestions as to ways it can assist in meeting the needs of other/retired workers and the elderly over age 85.

CVC members endorsed taking collaborative or leadership roles, detailed a variety of concerns and offered a number of suggestions.

IV. SUMMARY, IMPLICATIONS, AND RECOMMENDATIONS

Introduction

The Twin Cities-based Corporate Volunteerism Council (CVC) is a part of a national organization whose mission is to elevate the visibility and importance of volunteerism as a key strategy of corporate social responsibility.

The Minneapolis/St. Paul CVC is concerned about the fact that the elderly are the fastest growing segment of our population and the resulting challenges and opportunities this demographic trend will bring.

As our population ages, the need for care and services by the elderly will increase. Government realistically cannot be expected to meet this spectrum of needs. Families, the community, corporations and society must work together to insure the elderly a happy, meaningful and healthy life.

With this in mind, the Twin Cities-based CVC sponsored the development and administration of a survey in May and June, 1985 to better determine the needs of CVC member companies' older employees and retirees. Impetus for this study resulted from the publication of Over 85: The Challenge of Minnesota's Elderly, a report jointly sponsored by Hennepin County and the Minnesota Project on Corporate Responsibility, chaired by Don Imsland.

Leadership and funding for this project came from Jill Ragatz, manager, Corporate Volunteer Programs, Corporate and Community Responsibility, Honeywell, who is currently serving as president of the National Council on Corporate Volunteerism.

Specifically, this study sought to determine:

1. the needs of employees before retirement;
2. the needs of employees after retirement;
3. corporate/organizational efforts to assist older workers before or after retirment, especially in the areas of public awareness and corporate philanthropy;
4. the use of current employees or retirees as volunteers to meet the needs of the elderly or retired workers; and
5. how the CVC can assist in meeting the needs of older/retired workers and the very elderly over age 85.

Answers to these questions will better help all CVC member companies and organizations plan and implement programs around the needs of their older employees and retirees.

The subjects for this study were 45 corporate and 15 associate members of the CVC. Each CVC member responded to a portion of the survey and disseminated the other parts of the survey to appropriate employees or retirees within their companies.

SUMMARY OF THE FINDINGS

Description of the Sample

Twenty-two corporate and three associate members of the CVC responded to the survey. The number of employees within the responding companies ranged from a low of a few hundred to a high of tens of thousands. The types of businesses the respondents' companies are involved in included: insurance, food, finance, high technology and utilities. In addition, responses were provided by three non-profits and a small number of other companies engaged in business other than the categories listed.

A. Needs of Employees Before Retirement

One human resources representative familiar with pre-retirement planning responded to this section of the survey.

Responses revealed that while company policy set retirement age at 65, many employees took early retirement anywhere from age 55 to age 63, with age 62 being the most common. Among the respondent's companies, 69% conduct pre-retirement planning activities for their employees and most pre-retirees have the greatest interest in learning about retirement benefits, health care benefits and options, social security, money management and taxes.

B. Needs of Employees After Retirement

If available, one retiree knowledgeable about retirees within the company or organization responded to this section. If no retirees were available, the CVC member distributed this section of the survey to whomever s/he deemed appropriate.

Health care is one of the major concerns of retirees. Respondents said most of their companies provide their retirees with some form of health care, always in combination with Medicare benefits and retirees are generally satisfied with their health insurance programs. In addition, in 64% of the respondent's companies, the company pays all or from 70-85% of the retiree's health insurance premiums and family dependents are included in this coverage 92% of the time.

A variety of other needs are experienced by people ages 65-84 and by people over age 85. For people ages 65-84, respondents indicated the greatest needs are in the areas of: health care options and benefits, retirement benefits, food and nutrition, social security and maintaining a healthy lifestyle.

For people age 85 and older, the greatest needs are in the areas of: retirement benefits, securing institutional or other home care, health care options and benefits and food and nutrition.

Respondents also said emotional needs are the greatest unmet need experienced by the elderly. Emotional needs respondents mentioned included socialization with peers and across generations, assistance with learning how to cope with loss and change, building an emotional support network, maintaining self-esteem and feeling one is still a contributor to society.

One respondent poignantly summarized the situation of many elderly saying, "As the old get very old, they are forgotten about."

C. Corporate/Organizational Efforts to Assist Older Workers Before or After Retirement

Part 1: Public Awareness

One person familiar with corporate/organizational efforts to publicize the needs of the elderly responded to this part of the survey.

Only five of the 21 respondent's companies have worked to increase the public's awareness of the growing numbers of elderly citizens and their needs. Of those five respondents, one non-profit agency, Hennepin County, took the lead in publishing two major reports.

Part 2: Corporate Philanthropy

One person responsible for corporate philanthropy responded to this section of the survey.

The 21 respondents who provided information on corporate philanthropy stated that 1-3% is the average amount of corporate dollars spent on organizations that serve the elderly and 15% of the members of their corporate contributions committee which decide where corporate philanthropic dollars should be spent are older employees or retirees.

Some respondents mentioned that they give dollars to the United Way, which disseminates money to agencies serving the elderly.

D. The Use of Current Employees or Retirees as Volunteers to Meet the Needs of the Elderly or Retired Workers

The company representative to the CVC, knowledgeable about retirees, responded to this section of the survey.

While respondents said 8% of their employees do volunteer work to meet the needs of the elderly or retired workers, non-existent or poor records are kept of their efforts. In addition, although respondents said corporate volunteers assist the elderly in a wide variety of areas such as: money management, socialization, providing transportation, assisting with housing or nutritional needs, etc., few organizations where volunteeers work were listed.

It was suggested that a structured retiree program is one way corporations can help their retirees. Seven respondents said their companies have volunteer programs and among the 11 companies who do not have retiree programs, four are considering starting a retiree program.

E. How the Corporate Volunteerism Council (CVC) Can Assist in Meeting The Needs of Older/Retired Workers, and the Very Elderly Over Age 85

The company representative to the CVC responded to this section.

By the quantity and quality of responses to this section, it is evident that the CVC members are interested in the elderly and ways to meet their needs.

Respondents endorsed collaborative efforts with other companies, volunteer agencies, social service agencies and individual employees before and after retirement. CVC members also were in favor of providing leadership through public awareness projects, planning and implementing projects for the elderly within their companies and the community and by providing linkages wherever possible.

While respondents were interested in meeting the needs of the elderly, their greatest concern was in finding adequate money and people reosurces to help meet the needs. Other concerns they had in trying to meet the needs of the elderly were in getting feedback from seniors and how to interest their companies in allowing staff time to work on this issue.

One respondent summarized the concern of many respondents by saying, "My company must decide whether it wants to be concerned with the needs of the elderly before I can hope for monetary and people resources."

Finally, 17 of the 25 respondents gave suggestions for ways the company can change its structure or philosophy to more effectively utilize the resources available within the retired community. Some suggestions included:

-establishing a formalized pre-retirement program;

-giving more staff time and money to meet retiree needs;

-encouraging older workers to get invovled before and after retirement with retiree programs and as community volunteers;

-providing part-time work to retirees;

-linking younger workers and retirees with one another;

-including retirees in company events;

-encouraging retirees to utilize community organizations;

-encouraging retirees to seek out opportunities for their own growth;

-encouraging company contributions in support of retiree initiatives

Implications of this Study

This study has implications for employees, all of whom will someday be retirees, current retirees, CVC members and their companies and organizations, volunteer coordinators, agencies that serve the elderly and the larger community.

As Ben Franklin stated, "Nothing is certain except death and taxes." Thus, if one is not currently facing the issue of how to make the later years in life healthy, meaningful, and happy, just wait a while.

This study suggested that CVC members, older employees and retirees are interested in the elderly and their needs. However, sparse records are currently available on the efforts to meet the elderly's needs by corporate volunteers. In addition, corporate public awareness campaigns and corporate philanthropic contributions to agencies that work to meet the needs of the elderly are minimal.

As the number of elderly in society grows, all components of society must decide when and how, not whether, they will get involved with meeting the needs of the elderly.

Recommendations

As a result of this study dealing with the needs of older employees and retirees, and especially of people over age 85, a number of recommendations are made:

1. Employers who do not provide pre-retirement planning classes for employees should consider doing so.
2. Classes for pre-retirees should focus on retirement benefits, health care benefits and options, social security, money management and taxes.
3. Companies/organizations serving the elderly should focus on meeting the needs of people ages 65-84 in the areas of: health care options and benefits, retirement benefits, food and nutrition, social security and maintaining a healthy lifestyle.

4. Companies/organizations serving people ages 85 and older should focus on meeting needs in the areas of: retirement benefits, securing institutional or other home care, health care options and benefits and food and nutrition.
5. Pay special attention to the elderly person's emotional well being, their greatest unmet need.
6. Increase public awareness campaigns about the elderly and their needs. From this will follow other involvement.
7. Corporations should evaluate whether the amount of money donated to meeting the needs of the elderly is proportionate to the community need and their giving in other areas.
8. Corporations should include older workers and retirees on their contributions review committees as educators and advocates for the elderly.
9. Corporations should consider the merit of keeping more thorough records of the volunteer activities of their employees and retirees.
10. Corporate retiree organizations provide valuable support for former employees. CVC members who do not have retiree organizations should consider starting them.
11. While the respondents to the survey seemed interested in and willing to work to meet the needs of the elderly, they are unclear how to best go about accomplishing this goal. Additional clarification of needs, linkages with others concerned about the issue and sharing information are all ways to begin to meet the need.
12. Finally, the bottom line for all corporations is the decision whether the elderly and their needs is a critical issue for them.

APPENDIX A

Corporate Volunteerism Council

May 21, 1985

Dear Corporate Volunteerism Council Member:

Elderly citizens over age 85 are the fastest growing segment of the older population. The aging of our population presents one of the most difficult social challenges facing our nation and our state.

The Corporate Volunteerism Council is attempting to identify the needs of employees (1) before and (2) soon after retirement and (3) especially of people over age 85. Your assistance is important in identifying the needs of these retirees. Please administer the enclosed survey within your company/organization. Note below the title of each section of the survey and instructions as to whom should answer that section.

Section A:	"Needs of employees before retirement" Administer to 1 human resources representative familiar with pre-retirement planning.
Section B:	"Needs of employees after retirement" Administer to 1 retiree knowledgeable about retirees within your company/organization.
Section C:	"Corporate/Organizational efforts to assist older workers before or after retirement" Administer Part 1 to 1 person familiar with corporate/organizational efforts to publicize the needs of the elderly. Administer Part 2 to 1 person responsible for corporate philanthropy.
Section D:	"The use of current employees or retirees as volunteers to meet the needs of the elderly or retired workers" Administer to 1 person knowledgeable about volunteers within your setting (perhaps yourself).
Section E:	"How the Corporate Volunteerism Council can assist in meeting the needs of older/retired workers, and the very elderly over age 85" Administer to yourself, as your company representative to the CVC.

As a result of the survey, the CVC will be better able to work with its member organizations to meet the identified needs of the over age 85 population.

Please return the surveys to me no later than Tuesday, June 18, the date of the next CVC meeting. A self-addressed, stamped envelope is enclosed for you.

Thank you.

Sincerely,

Jill Ragatz

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Jill Ragatz, Manager
Honeywell Corporate Volunteer Programs

APPENDIX B

TO: Jill Ragatz
Manager, Corporate Volunteer Programs
Honeywell, Inc.
Honeywell Plaza MN12-5162
MPLS, MN 55408

FROM:

Name (please print) _____

Company/Organization _____

Address: _____

_____ ZIP _____

tel: _____

Company/Organization size:

1 0-99 employees: Citizen's League
3 100-500 employees: Physician's Health Plan; 1st Bank System-MPLS, Norwest-St. Paul
11 500-3,500 employees: Opus; Conwed; Cray; InterRegional; 1st Fed; 1st Bank; Tennant
5 3,500-10,000 employees: Land O'Lakes; Medtronics; Soo Line RR; Hennepin Co; NSP
5 over 10,000 employees: Honeywell; Cargill; Pillsbury; Dayton-Hudson; General Mills
=25

NWNL; Minnegasco; Lutheran Brotherhood; ADC +

Type of Business:

3 Nonprofit: Hennepin County; Citizen's League; Lutheran Brotherhood
___ For Profit:
2 insurance: PHP, NWNL
4 food: Cargill; Pillsbury; General Mills; Land O'Lakes
3 financial: InterRegional, 1st Fed; 1st Bank; Norwest; 1st Bank
4 high technology: Honeywell; Cray; Medtronics; ADC Magnetic Controls
7 other: Conwed; Tennant; Soo Line RR; Dayton Hudson; Opus; Minnegasco; NSP
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Over 85: The Challenge of Minnesota's Elderly

Section A: "Needs of employees before retirement"

TO: _____

Title: _____ Tel: _____

Elderly citizens over age 85 are the fastest growing segment of the older population. The aging of our population presents one of the most difficult social challenges facing our nation and our state.

The Corporate Volunteerism Council (CVC) is attempting to identify the needs of employees (1) before and (2) after retirement and (3) especially of people over age 85. While our target group is the over age 85 population whose needs the CVC is attempting to assess, by gathering information on employees before and soon after retirement, we hope to better understand and plan for the needs of the over age 85 population.

The CVC thanks you for assisting in this effort by completing the following survey. Please return it at your earliest convenience.

FROM: _____

Title: _____ Company/Organization: _____

---

1. What is your company policy on retirement age?

2. The estimated age of employees taking early retirement is range 52-63 62-most.frequent

3. The estimated percent of employees taking early retirement is _____.

4. The following questions deal with pre-retirement planning activities.

   4A. Does your company/organization conduct pre-retirement activities?
   13 YES (If yes, go on to question 4B.)
   9 NO (If no , skip question 4B and go on to question 5.)

OVER

4B. In pre-retirement activities, employees have indicated interest in learning about:

(Indicate your responses using the following numbers)

1 = little interest
2 = some interest
3 = great interest

_____ retirement benefits
_____ money management
_____ estate planning and personal legal matters
_____ taxes
_____ social security

_____ counseling for a second career
_____ finding post-retirement jobs either within or outside their company/organization

_____ socialization
_____ hobbies (sports, travel, community involvement, etc.)
_____ corporation-affiliated volunteer programs

_____ legislation affecting the elderly

_____ health care options/benefits
_____ maintaining a healthy life-style

_____ housing & home maintenance

_____ intergenerational involvement

_____ developing an emotional support network
_____ loss/death/change
_____ problem solving
_____ other _____

5. Retirement benefits are based on:
   11 company/organization contribution only
   0 employee contribution only
   8 combined company/organization and employee contributions

6. Does your company/organization have a portable pension?
   3 YES
   14 NO

7. Describe any other company/organization efforts not already mentioned to assist older workers prepare for retirement.

Over 85: The Challenge of Minnesota's Elderly

Section B: Employees needs after retirement

TO: _____

Title: _____ Tel: _____

Elderly citizens over age 85 are the fastest growing segment of the older population. The aging of our population presents one of the most difficult social challenges facing our nation and our state.

The Corporate Volunteerism Council (CVC) is attempting to identify the needs of employees (1) before and (2) after retirement and (3) especially of people over age 85. While our target group is the over age 85 population whose needs the CVC is attempting to assess, by gathering information on employees before and soon after retirement, we hope to better understand and plan for the needs of the over age 85 population.

The CVC thanks you for assisting in this effort by completing the following survey. Please return it at your earliest convenience.

FROM: _____

Title: _____ Company/Organization: _____

---

1. Briefly describe your company's/organization's health insurance program for retirees.

2. Does this insurance program satisfactorily meet the health care needs of most retirees?

   _____YES because _____

   _____

   _____ NO because _____

   _____

OVER

3. Who pays the cost of retiree's health care premiums after retirement?
   4 retiree pays
   5 company pays
   10 retiree & company share the cost

4. Indicate by % the amount the:

   A. retiree pays 4 %
   B. company pays 3 %
   Shared 7

5. How much (in dollars) will your company pay each month for retiree's health care premiums?

   My company will pay $_____ each month for health care premiums.

6. Are family dependents included in the health care coverage?
   16 YES
   1 NO

7. See question 7 on next page.

7. We would like your best estimate of the needs for two (2) retirement groups:
   1. people who have just retired
   2. retirees over age 85

   Indicate the level of need for each of the above two groups by using the following:

   1 = little need
   2 = some need
   3 = great need

Needs of People age:

65-84	85+	
		retirement benefits
		money management
		estate planning and personal legal matters
		taxes
		social security
		counseling for a second career
		finding post-retirement jobs either within or outside their company/organization
		socialization
		hobbies (sports, travel, community involvement, etc.)
		corporation-affiliated volunteer programs
		legislation affecting the elderly
		health care options/benefits
		maintaining a healthy life-style
		food & nutrition
		chronic disease
		housing & home maintenance
		securing institutional or other home care
		intergenerational involvement
		developing an emotional support network
		loss/death/change
		problem solving
		other _____

8. For any of the items numbered 2 or 3 in question 7 (above), list those needs which are not being met. Which unmet needs are most critical?

Over 85: The Challenge of Minnesota's Elderly

C. Corporate/organizational efforts to assist older workers before or after retirement.
PART 1:Public Awareness

TO:_____

Title:_____ Tel:_____

Elderly citizens over age 85 are the fastest growing segment of the older population. The aging of our population presents one of the most difficult social challenges facing our nation and our state.

The Corporate Volunteerism Council (CVC) is attempting to identify the needs of employees (1) before and (2) after retirement and (3) especially of people over age 85. While our target group is the over age 85 population whose needs the CVC is attempting to assess, by gathering information on employees before and soon after retirement, we hope to better understand and plan for the needs of the over age 85 population.

The CVC thanks you for assisting in this effort by completing the following survey. Please return it at your earliest convenience.

FROM:_____

Title:_____ Company/Organization:_____

---

1. Has your company/organization sponsored any public awareness programs designed to make employees or the public more aware of the increasing numbers of elderly and their needs?

   5 YES
   16 NO

2. If YES, describe.

Over 85: The Challenge of Minnesota's Elderly

C: Corporate/organizational efforts to assist older workers before or after retirement.
PART 2: Philanthropy

TO: _____

Title: _____ Tel: _____

Elderly citizens over age 85 are the fastest growing segment of the older population. The aging of our population presents one of the most difficult social challenges facing our nation and our state.

The Corporate Volunteerism Council (CVC) is attempting to identify the needs of employees (1) before and (2) after retirement and (3) especially of people over age 85. While our target group is the over age 85 population whose needs the CVC is attempting to assess, by gathering information on employees before and soon after retirement, we hope to better understand and plan for the needs of the over age 85 population.

The CVC thanks you for assisting in this effort by completing the following survey. Please return it at your earliest convenience.

FROM: _____

Title: _____ Company/Organization: _____

---

1. Estimate what percent of your company's/organization's total philanthropy is directed to organizations serving the elderly?

   Approximately 1-3 % of our philanthropy is directed to organizations serving the elderly.

2. List the organizations that deal with the needs of the elderly that have receive contributions and are using the money received to assist the elderly.

3. Do elderly, older workers, or retirees sit on a corporate/organizational contributions committee to decide who should receive corporate philanthropy?

   3 YES
   17 NO

Over 85: The Challenge of Minnesota's Elderly

Section D: The use of current employees or retirees as volunteers to meet the needs of the elderly or retired workers.

TO: _____

Title: _____ Tel: _____

Elderly citizens over age 85 are the fastest growing segment of the older population. The aging of our population presents one of the most difficult social challenges facing our nation and our state.

The Corporate Volunteerism Council (CVC) is attempting to identify the needs of employees (1) before and (2) after retirement and (3) especially of people over age 85. While our target group is the over age 85 population whose needs the CVC is attempting to assess, by gathering information on employees before and soon after retirement, we hope to better understand and plan for the needs of the over age 85 population.

The CVC thanks you for assisting in this effort by completing the following survey. Please return it at your earliest convenience.

FROM: _____

Title: _____ Company/Organization: _____

Regarding current employees who work as volunteers to help meet the needs of retirees or the elderly.

1. Approximately ___8___ % of current employees work to meet the needs of retirees or the elderly.

2. Check all activities that apply where current employees have provided volunteer help to the elderly, and if known the major organizations volunteers work with:

	ACTIVITIES:	ORGANIZATION:
_____	money management	_____
_____	socialization	_____
_____	enjoying hobbies	_____
_____	maintaining healthylife-styles	_____
_____	food & nutrition	_____
_____	housing & home maintenance	_____
_____	providing emotional support	_____
_____	help with loss/change/death	_____
_____	problem solving	_____
_____	transportation	_____
_____	other	_____

OVER

Regarding retirees who work as volunteers to help meet the needs of other retirees or the elderly over age 85.

1. Do you have a structured retiree volunteer program in the Twin Cities?
   1 YES
   11 NO

2. If yes, please describe and if available attach information.

   _____ year started
   _____ number of active retirees who do volunteer work (approximated)
   _____ percent of active retirees who do volunteer work (approximated)

3. Check all activities that apply where retirees have provided volunteer help to other retirees or the elderly, and if known, the major organizations retiree volunteers work with:

	ACTIVITIES:	ORGANIZATION:
_____	money management	_____
_____	socialization	_____
_____	enjoying hobbies	_____
_____	maintaining healthy life-styles	_____
_____	food & nutrition	_____
_____	housing & home maintenance	_____
_____	providing emotional support	_____
_____	help with loss/change/death	_____
_____	problem solving	_____
_____	transportation	_____
_____	maintaining a corporation-affiliated retiree volunteer program	
_____	other	_____

4. If you do not have a retiree group, are you considering starting one?
   4 YES
   5 NO

5. If no, why not?

Over 85: The Challenge of Minnesota's Elderly

Section E: How the Corporate Volunteerism Council (CVC) can assist in meeting the needs of other/retired workers, and the very elderly over 85.

TO: _____

Title: _____ Tel: _____

Elderly citizens over age 85 are the fastest growing segment of the older population. The aging of our population presents one of the most difficult social challenges facing our nation and our state.

The Corporate Volunteerism Council (CVC) is attempting to identify the needs of employees (1) before and (2) after retirement and (3) especially of people over age 85. While our target group is the over age 85 population whose needs the CVC is attempting to assess, by gathering information on employees before and soon after retirement, we hope to better understand and plan for the needs of the over age 85 population.

The CVC thanks you for assisting in this effort by completing the following survey. Please return it at your earliest convenience.

FROM: _____

Title: _____ Company/Organization: _____

---

1. The CVC can assist in meeting the needs of older/retired workers, and especially the very elderly over 85 by collaborating with:
   _____ other companies
   _____ volunteer agencies
   _____ individual employees before and after retirement
   _____ other _____

2. The CVC can assist in meeting the needs of older/retired workers, and especially the very elderly over 85 by providing leadership through:
   _____ public awareness both within and outside the company/organization
   _____ planning, implementing, evaluating special projects for the elderly
   _____ providing linkages for the elderly with companies, agencies, peers, etc.
   _____ other _____

3. What special concerns do you have in following and attempting to meet the needs of your retired employees and the very elderly over age 85?

4. How could your company/organization change its structure or philosophy to more effectively utilize the resources available within the retired community?

5. Are there any other ways the CVC can help?

6. Any suggestions for changes or additions to this survey?

APPENDIX C

Corporate Volunteerism Council

June 28, 1985

Dear Corporate Volunteerism Council Member:

At the May 21 CVC meeting I distributed surveys regarding the needs of the over age 85 population.

This survey is important because the CVC is considering planning programs around the needs of the elderly based on the survey results.

To date I have not received your survey.

We are anxious to tabulate the results of the survey. Please return your completed survey by July 10 at the latest to me or call Mary Jean Jecklin at 870-5061 if you have any questions or concerns.

Thank you.

Sincerely,

Jill Ragatz /mjj

Jill Ragatz, Manager
Honeywell Corporate Volunteer Programs

NEEDS OF OLDER EMPLOYEES AND RETIREES: FOCUS GROUP RESULTS OF THE CORPORATE VOLUNTEERISM COUNCIL OF MINNEAPOLIS AND ST. PAUL, MINNESOTA

Elizabeth A. Fetter
Qualitative Research/
Marketing Consultant
August, 1985

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BACKGROUND AND PURPOSE

The Twin Cities based Corporate Volunteerism Council (CVC) is a part of a national organization whose mission is to elevate the visibility and importance of volunteerism as a key strategy of corporate social responsibility.

The CVC Retiree Task Force was created to address the needs of elderly retirees, as elderly citizens are the fastest growing segment of our population. Background material was provided by a report jointly sponsored by Hennepin County and the Minnesota Project on Corporate Responsibility: Over 85: The Challenge of Minnesota's Elderly. The CVC Retiree Task Force administered a survey in June, 1985, to better determine the needs of CVC member companies' older employees and retirees.

A major finding of the CVC survey was that emotional needs are the greatest unmet needs experienced by the elderly. Emotional needs respondents mentioned included socialization with peers and across generations, assistance with learning how to cope with loss and change, building an emotional support network, maintaining self-esteem, and feeling one is still a contributor to society. There was considerable interest, expressed through the survey and at the CVC Retiree Task Force meeting (7/18/85) to find ways the CVC could help develop programs to address these needs. Concern was expressed, however, (through the survey) in finding adequate resources.

Two focus groups were planned, one for men, one for women, to gather more in-depth information from retirees themselves. The CVC Retiree Task Force members narrowed the focus to two general objectives they felt they could best address. Broad program strategies were suggested to meet these areas of need.

1. Objective: To develop a program to address the emotional and socialization needs of elderly citizens.

   Strategy: To enrich and focus volunteerism for elderly citizens.

2. Objective: To develop a program to give training to retirees in special areas.

   Strategy: To strengthen retirement planning and/or the retiree club.

The emphasis for the focus groups was weighted much heavier on the first objective.

PROCEDURE

Two focus groups (10 men/10 women) were conducted on July 30, 1985, at Fred S. Meyer Associates, Inc. in Minneapolis, Minnesota. Participants were recruited by members of the CVC Retiree Task Force, many from their Retiree Clubs. It was decided random recruitment was not feasible, but a demographic mix was sought based on income, married/living alone, age (50-75) and ethnic backgroup.

While waiting for the group to begin, participants filled out a checklist of needs of retirees as well as a brief demographic questionnaire. Both of these forms as well as the discussion guide appear in the appendix.

KEY FINDINGS

Women's reactions are listed in lower case letter, the men's reactions are in capital letters.

I. Unmet Needs

Unmet needs that were mentioned by the respondents included:

- o Socialization. This need, or some form of it, was mentioned by several women.
- o Housing or housing maintenance. The emphasis here was on housing maintenance, getting people to help do physical things like fix windows, mow lawns, etc.
- o Transportation. It was emphasized that transportation was especially important for non-basic type reasons. There was access to transportation for things like doctor's appointments, but not for socialization needs.
- o Developing an emotional support network.
- o Nutrition.
- o Financial affairs. This seemed to be especially important for widows, where the husband had taken all the financial responsibility.
- o Better information exchange. One woman (from a social service agency) felt many services were available, but people didn't know about them and how to access them. Other women later disagreed and said they felt there was still a crying need for services.

- INTERGENERATIONAL INVOLVEMENT WAS THE UNMET NEED THAT WAS STRESSED MOST BY THE MEN. IT WAS SEEN AS A MUST. RETIREMENT COMMUNITIES WERE PERCEIVED AS ISOLATED AND "BLOCKED OFF", ONLY HAVING CONTACT WITH PEOPLE IN THEIR SAME AGE GROUP.
- SOCIALIZATION, EMOTIONAL SUPPORT NETWORK. IN DISCUSSING THE ISOLATION OF SOME OF THE SENIORS HE WORKS WITH, LONELINESS, TURNING TO ALCOHOL, ETC. WERE BROUGHT UP BY ONE GENTLEMAN. ANOTHER GENTLEMAN WHO WORKS AT A SENIOR CENTER ENTHUSIASTICALLY ENDORSED THESE NEEDS. WITH THE EXCEPTION OF ONE MAN WHO FELT "FEELINGS" GROUPS SHOULD BE HELD FOR ALL AGES, BEGINNING IN KINDERGARDEN, THE MEN DISCUSSED UNMET NEEDS IN TERMS OF OTHERS' NEEDS AND DIDN'T PERSONALIZE THEM AS THE WOMEN DID. BUILDING UP "COURAGE" IN OLDER PEOPLE WAS ALSO MENTIONED.
- TO RETAIN AS MUCH INDEPENDENCE AS POSSIBLE WAS SEEN AS A VALUE. THE DESIRE FOR SUPPORT SERVICES SO THAT ELDERLY CITIZENS CAN STAY IN THEIR HOMES AND NOT NEED TO GO TO A NURSING HOME.

When asked if they agreed with the survey results that emotional needs are one of the greatest unmet needs of the elderly population, the women seemed to generally agree although they didn't relate to this exact wording.

Possibly a better phrasing would be "coping with change." This includes lifestyle changes, especially where the wife is now a primary caregiver and the husband's health is failing.

One woman cited her situation where her husband, because of his Parkinson's disease has become intolerant of his grandchildren, so doesn't like them around. This is very difficult for the spouse, who loves being with the children. A support system for the primary caregiver was a need for several women in this group.

II. Volunteer Experiences

1. Positive

- o "Being with people" was given as one appealing reason to volunteer. "It gives you a lift."
- o The fulfillment and satisfaction of giving of oneself to others. "I become a friend, they need someone."
- o BEING APPRECIATED AND A DESIRE TO HELP THE COMMUNITY WERE SEEN AS POSITIVES. THE SATISFACTION OF DOING WHAT IS RIGHT.

2. Negative

- o A major frustration of being a volunteer is that the needs of the people you're helping far exceed the resouces. "It's worth it though, if all day, you just help one person."

- o VOLUNTEER EXPERIENCES THAT ARE POORLY ORGANIZED ARE VERY FRUSTRATING. "WE'RE ENTITLED TO ENJOY OUR VOLUNTEER EXPERIENCE." THEY WANTED THE VOLUNTEER EXPERIENCE ORGANIZED, BUT NOT TOO ORGANIZED, SO SPONTANEOUS SOCIALIZATION WAS ENCOURAGED.

3. Motivating Factors
   - o The idea of volunteering to do a project as a group was seen as a positive, especially a group that already knows each other.
   - o APPRECIATION AND BEING RECOGNIZED WERE IMPORTANT AND MENTIONED AGAIN AS MOTIVATORS.

4. Retiree Helping Retiree
   - o This idea was well received. Age gives one a common understanding to relate to the older person. It was seen as important to understand the frustrations of elderly citizens, i.e., becoming angry when no longer able to do simple things. One woman said she liked older people because she liked to watch how they live, so she could learn from them and get ideas on how to live her life in the future. Intergenerational involvement was also a value, and it was seen as important to get exposure to all age groups.
   - o MEN ALSO ENDORSED THIS IDEA AND SAID THERE WAS A NATURAL INCLINATION FOR "OLDER" PEOPLE HELPING "OLDER, OLDER" PEOPLE.

5. Is Sharing Yourself More Important, or Learning New Things?

   - o When directly asked, sharing and learning were reported as equally important values, although the women talked more and seemed more enthusiastic about sharing and giving of one's self.
   - o MEN SAW THESE VALUES AS EQUAL IN IMPORTANCE.

6. Enhancing the Volunteer Experience

   - o There was general positive reaction to the idea of enhancing the volunteer experience by adding program components such as an orientation meeting special needs such as transportation, and grouping co-workers together, etc. The corporate retiree club seemed like the logical place for something like this.
   - o THE MEN ADDED THAT NOT ALL PEOPLE THAT WANT TO BE VOLUNTEERS, MAKE GOOD VOLUNTEERS. IS SOME SCREENING NECESSARY? CAN EMOTIONAL SUPPORT BE GIVEN SOMEONE SO THEY'LL BE A GOOD VOLUNTEER?

III. Retirement Planning/Retiree Club

The women didn't respond immediately to the issue of retirement planning and chose to address what may have been a more relevant topic for them--the retiree club. Although it was recognized that some retirees don't want or need any such organization, many do want the connection and see it as very important. One woman talked about how the retired employees in her company had felt forgotten and bitter until the retiree club was organized. "Now we've been made to feel like we belong."

With some prompting, the two issues the women did bring up regarding retirement planning were:

- Timing. Although the program was good, the timing wasn't right. The issues discussed would have been more relevant after retiring.

- Emotional adjustment. Retirement is a huge change in lifestyle and people need help to emotionally prepare them to retire.

THE MEN FELT STRONGLY THAT THE EARLIER ONE PREPARES FOR RETIREMENT, THE BETTER, SO WHERE THE RETIREE CLUB MIGHT BE A GOOD PLACE TO DISCUSS SOME CURRENT ISSUES, MANY FINANCIAL MATTERS, ETC., MUST BE THOUGHT THROUGH YEARS IN ADVANCE, THE EARLIER THE BETTER.

THE RETIREE CLUB CLEARLY SERVED A FUNCTION FOR THE MEN, TOO, AND WAS GIVING SOME OF THESE MEN CONTINUED OPPORTUNITY TO USE THEIR ABILITIES TO PLAN AND ORGANIZE AS WELL AS "SERVICE DELIVERY" TYPES OF SKILLS.

THE RETIREE CLUB SEEMED A NATURAL PLACE TO ENHANCE VOLUNTEER ACTIVITIES, PLACEMENT, ORGANIZATION, ETC. THESE SERVICES SHOULD BE AVAILABLE, BUT CAUTION WAS GIVEN NOT TO HARD SELL VOLUNTEERING.

CONCLUSIONS/ISSUES TO CONSIDER

In addition to the key findings, a number of other issues should be considered:

I. Enhancing the Volunteer Experience

- Achieving the right balance in regards to organization is key. The experience should not be so loosely organized as to be frustrating, but not so structured or pressured that spontaneous socialization is prevented.

- Different age seniors have very different needs.
- Start with the needs of those being served. There is a danger in overprogramming and overprocessing people. One woman talked about being treated as a commodity, "a wheelchair, a diabetic." She also resented being taken to a dance at 10:00 a.m., and said, "My needs don't stop at 5:00 p.m."
- Compensation is not a motivator for most people in these groups, although there was some recognition that some folks may need mileage expenses if they live far away. On the whole, however, money is not a factor for these respondents. The men felt more strongly about this than the women. As a group, the incomes of the men were higher than those of the women.
- Many of the needs of senior citizens are very simple and very basic. The biggest non-physical need mentioned seemed to be receiving quality attention. Contact, peer counseling, socialization all were seen as the most important antidote to loneliness and developing more serious problems (i.e., alcoholism). Support in terms of "how to be a good visitor to someone in a nursing home", or planned socialization times would be welcome.
- "Emotional needs", although great, may be responded to if presented slightly differently, i.e.,:
  - Coping with change
  - Skills in peer counseling
  - Avoiding loneliness
  - Support for the primary caregiver

For whatever reasons, the term "emotional needs" didn't ring any bells or wasn't the way the retirees talked about their needs. Some other wording might be more effective.

II. Retiree Club

- It must be noted that in many cases these retirees were recruited via their corporate retiree club. Their enthusiasm for the retiree club, as a vehicle for implementing some of these program changes, seems logical and natural, but it's important to recognize this bias.
- Exploring ways to give better program support to the retiree clubs seems like a logical next step. This program support could be both (1) ways to enhance your retiree volunteer programs, and (2) helping in content areas of interest to retirees.

POSTSCRIPT

After the presentation for this project (8/20/85), a CVC member from a local company came up to speak with me. One of the women retirees had called the CVC member after the focus group and reported she had been "floating" for days. This is pointed out because the group was <u>not</u> designed to be "therapeutic" or "stimulating" for the participants. It reinforces, however, that group attention and discussing one's needs may be an important "product" as well as important to this "process" of creative planning for retired citizens.

APPENDIXES

DISCUSSION GUIDE

CORPORATE VOLUNTEERISM COUNCIL

While waiting for the groups to begin, each retiree will fill out their estimate of needs (same as one used for survey).

I. Introduction

- o Research Process
- o Name
- o Age
- o How long have they been retired?
- o From what company?
- o Who lives in your home?

II. Unmet needs

Using the list they checked in the waiting room, circle those needs (2 or 3) that are <u>unmet</u>.

- o Is there a concensus?
- o Would they agree with survey results that <u>emotional needs</u> are one of greatest unmet needs?

III. Objective (unstated): To develop a program to address the emotional and socialization needs of elderly citizens.

Method: To Enrich and Focus volunteerism for Elderly Citizens

Dicussion:

- o Tell me about some recent volunteer experiences you have had (past 5 years).
  - What makes these experiences appealing?
  - What makes them frustrating?
  - What populations do you prefer? Probe retiree--helping older retiree?
- o Wishes re-volunteer projects
- o What about a program that would enhance the volunteer experience of the retiree?
  - Orientation with agency
  - Special needs of retirees met, i.e., transportation, etc.
  - Efforts to recruit from corporate retiree clubs, thus retirees with something in common, possibly co-workers, would volunteer on same project.
  - Socialization built into volunteer experience.

IV. Objective: To develop a program to train retirees in specific areas.

Method: Strengthen retirement planning.

Discussion:

- o What parts of retirement planning was particularly helpful? Frustrating/not helpful?
- o What topics are most important to address? (Which of these is not being addressed now?)
- o What way is best for you to learn? (i.e. hands-on, discussion groups, large lecture).

V. Are needs different for over 85? (Go back to original list.) What programs would address these needs?

What systems would be encourage:

- o Retiree self-help?
- o Retiree - helping - older retiree

VI. The big switch.

At this point the program specialists and task force members would come out. Spend a moment meeting retirees and then retirees would go in the observation room.

Discussion:

- o Which of these program ideas makes the msot sense for the CVC to develop?
- o How would it be implemented? By whom? At what cost? etc.

VII. Brief Summary/Next Steps

We would like your best estimate of the needs for two (2) retirement groups:

1. people who have just retired
2. retirees over age 85

Indicate the level of need for each of the above two groups by using the following:

1 = little need

2 = some need

3 = great need

Needs of People age: 65-84	85+	
_____	_____	retirement benefits
_____	_____	money management
_____	_____	estate planning and personal legal matters
_____	_____	taxes
_____	_____	social security
_____	_____	counseling for a second career
_____	_____	finding port-retirement jobs either within or outside their company/organization
_____	_____	socialization
_____	_____	hobbies (sport, travel, community involvement, etc).
_____	_____	corporation-affiliated volunteer programs
_____	_____	legislation affecting the elderly
_____	_____	health care options/benefits
_____	_____	maintaining a healthy life-style
_____	_____	food & nutrition
_____	_____	chronic disease
_____	_____	housing & home maintenance
_____	_____	securing institutional or other home care
_____	_____	intergenerational involvement
_____	_____	developing an emotional support network
_____	_____	loss/death/change
_____	_____	problem solving
_____	_____	other _____

Thank you for participating in today's group. We would like to have some backgroup information about you to make our study more meaningful.

1. Name _____

   Address _____

   _____

   Phone _____

		Ages	
2.	Age of children	_____	_____
		_____	_____
		_____	_____
		_____	_____
	No children	_____	

3. Marital Status

   _____ Single

   _____ Married, spouse living with me

   _____ Divorced, separated

   _____ Widow, widower

		Self	Spouse
4.	Age: Under 50	_____	_____
	50 - 65	_____	_____
	66 - 75	_____	_____
	76 - 85	_____	_____
	86 and over	_____	_____

5. Total household income

_____ Under $20,000

_____ $21,000 - $30,000

_____ $31,000 - $40,000

_____ $41,000 - $50,000

_____ $51,000 and over

6. Source of income

	Self	Spouse
Wages	____	_____
Pension	____	_____
Social Secuity	____	_____
Investments	____	_____

7. Employment Status

_____ Employed full time
_____ Employed part time

If you are employed, please indicate your occupation and employer:

_____

_____

_____ Retired

8. Name three volunteer experiences you have had.

(1) _____

(2) _____

(3) _____

I understand the purpose of this study is to develop better programs for retirees and that any personal information will be kept confidential.

_____
Signed